

Fill in this information to identify the case:Debtor 1 Mark A. RayDebtor 2 Sandra A. Ray

(Spouse, if filing)

United States Bankruptcy Court for the: UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION

(State)

Case number 17-02221-HWV**Official Form 410S2****Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: M&T BankCourt claim no. (if known): 1-1

Last 4 digits of any number you use to
identify the debtor's account:

XXXXXX6919

Does this notice supplement a prior notice of postpetition fees,
expenses, and charges?

☐ No☒ Yes. Date of the last note: 07/11/2017**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	<u>08/03/2017 – Plan Review</u>	(3) \$ <u>225.00</u>
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	_____	(5) \$ _____
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: _____	_____	(11) \$ _____
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1332(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Mark A. Ray

Case number (if known) 17-02221-HWV

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

X /s/ Steven Kelly, Esquire Date 11/09/2017
Signature

Print: Steven Kelly Title: Attorney for Creditor
First Name Middle Name Last Name

Company Stern & Eisenberg, PC

Address 1581 Main Street, Suite 200
Number Street
Warrington PA 18976
City State ZIP Code

Contact phone (215) 572-8111 Email skelly@sternseisenberg.com

Certificate of Service

I hereby certify that a copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges was served on the parties listed below electronically through the Court's ECF System at the e-mail address registered with the Court on this Date.

Date: 11/09/2017

Chad J. Julius
Jacobson & Julius
8150 Derry Street, Suite A
Harrisburg, PA 17111
cjulius@ljacobsonlaw.com
Attorney for Debtor

Charles J. DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036
dehartstaff@pamd13trustee.com
Trustee

and by standard first class mail postage prepaid to:

Mark A. Ray
4017-4019 Jonestown Road
Harrisburg, PA 17109

Sandra A. Ray
4017-4019 Jonestown Road
Harrisburg, PA 17109
Debtor(s)

/s/ Steven Kelly
Steven Kelly, BAR# 308573
Stern & Eisenberg, PC
1581 Main Street, Suite 200
The Shops at Valley Square
Warrington, PA 18976
Ph: (215) 572-8111
skelly@sterneisenberg.com
Attorney for Secured Creditor

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